Appendix A

Direct Loan Reports

Management Files from COD, the LOC, and Servicing

COD, the LOC, and Servicing generate and send reports to schools through the SAIG mailbox.

The generated reports are listed below with sample reports following these descriptions.

The School Account Statement (SAS)

The SAS reports the cash summary, cash records and the booked and unbooked disbursement transactions on file at COD. The SAS has six sections:

- Year-to-Date Cash Summary,
- Year-to-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- Cash Detail (optional), and
- Loan Detail (optional).

This data must be reconciled to your school's internal accounting records.

The 30-Day Warning Report

The 30-Day Warning Report is a file reporting unbooked loans for which COD has not received the three required elements to "book" a loan within 30 days of the first anticipated disbursement date. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to $0 do not appear on the 30-Day Warning. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note and an Actual Disbursement has not been received at COD.

The Duplicate Student Borrower Report

The Duplicate Student Borrower Report lists the student borrowers for which COD or the LOC has accepted multiple Direct Subsidized and/or Unsubsidized loan origination records with the same or overlapping academic years.

The Inactive Loan Report

The Inactive Loan Report is a file listing loans that have been inactivated (adjusted to $0) by the school for the reporting period.

The SSN/Name/Date of Birth Change Report

The SSN/Name/Date of Birth Change Report lists Social Security Number Changes initiated by the school or Servicing, Name Changes initiated by the school, and Date of Birth Changes initiated by the schools. This report is generated by the LOC.

It also indicates SSN Changes initiated by the school but rejected by Servicing.

~~The Pending SSN Changes Over 45 Days Report~~

~~The Pending SSN Changes Over 45 Days Report lists the SSN changes initiated by the school and forwarded to Servicing for confirmation. However, a confirmation has not been received from Servicing for a period of 45 days from the date the LOC sent the request to Servicing.~~

The Disbursement Activity Not Yet Booked At Servicing Report

The Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at COD or the LOC, but have not been booked at Servicing. This report also lists the disbursement transactions that have not been booked at COD or the LOC because of error transactions received from Servicing.

The Pending Disbursement List (Anticipated Disbursements List)

The Pending Disbursement List file is transmitted to Option 1 and Standard Origination schools only. This file lists all pending anticipated disbursements dated 30 to 45 days in the future.

COD generates this file based on accepted full origination records and accepted promissory notes for the school.

Schools should submit full origination records, changes, and promissory notes to COD for anticipated disbursements not included on the list but ones that the school intends to make.

The Funded Disbursement List (Actual Disbursement Roster)

The Funded Disbursement List file is transmitted to Option 1 and Standard Origination schools only. The Funded Disbursement List is transmitted to schools 5 business days prior to the anticipated disbursement date.

This file lists all the Loan IDs and anticipated disbursement data on which COD has requested funds.

Funds transferred to the school from FMS must be disbursed to the borrowers based on the Funded Disbursement List.

COD includes borrowers on this report based on anticipated disbursements on accepted Loan Origination Records submitted to COD at least 10 business days prior to the anticipated disbursement date.

Entrance Counseling Results

Entrance Counseling Results are transmitted on a daily, weekly, or monthly basis determined by the preference set by the school. The Entrance Counseling Results are sent either as a pre-formatted report, a fixed-length file, or a comma-delimited report.

The Entrance Counseling Results lists all the borrowers that have passed the Entrance Counseling Test for a particular school during the period of the report (daily, weekly, or monthly period). Only new test results are reported.

Delinquent Borrower Report from the Direct Loan Servicing Center

Receiving the Delinquent Borrower Report

You may request the Delinquent Borrower Report in either report or data format (See Direct Loan Bulletin 98-25). The report indicates delinquent borrowers who are at least 31 days delinquent in making their loan payments. The report is printed in portrait and lists four borrowers on a page. The following data elements are listed:

School Number
School Date
Borrower Name
Account Number
Residence Phone
Business Phone
Address Line 1
Address Line 2
Address Line 3
Address Code
Birth Date
Loan Amount
Repayment Plan
Monthly Pmt
Days Delinquent
Delinquent Date
Separation Date
Grace End Date
Current Status
Past Due Amount
Location Code
Location Name
Location Phone

A summary report is also provided. The summary is divided into three sections: Stafford Borrowers, In-School Consolidation Borrowers, and All Borrowers. Within each section the borrowers are categorized by their days past due. These categories are summarized by number of accounts, amount past due, and the original loan amount. Finally, each section has a total number of borrowers who defaulted during the current month and the number of borrowers who defaulted year-to-date.

School Account Statement (SAS)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Year-To-Date Cash Summary

```
Report Date: 06/04/2002     U.S. Department of Education            Page:  1
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
        THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
********************************************************************************
*
Batch ID: AS3G0189020020603145618
COD Process Run Date:   06/03/2002

School Code: G01890
Month End: 05/31/2002


YEAR-TO-DATE CASH SUMMARY

Beginning Balance:                                     $00,000,000,000
      Cash Receipts:              $99,999,999,999
      Excess Cash Returned:       $(9,999,999,999)
Total Net Cash Receipts                                $99,999,999,999

      Net Booked Disb. Actual     $99,999,999,999
      Net Booked Disb. Adjustments $99,999,999,999
Total Net Booked Loan Detail                           $99,999,999,999

Ending Cash Balance:                                   $99,999,999,999


----------------------------------------------------------------------

      Net Unbooked Disb. Actual      $99,999,999,999
      Net Unbooked Disb. Adjustments $99,999,999,999
Total Net Unbooked Loan Detail                         $99,999,999,999


Adjusted Ending Cash Balance Total Unsubstantiated Cash:      $99,999,999,999

******

COD's Ending Cash Balance represents the Department's official cash balance for
your school at the end of the current month. This ending cash balance from COD's
records will be used by the Department to monitor the cash activity and balances at
your school.   If your records do not agree, please notify your Customer Service
Representative  IMMEDIATELY.
                              ******
```

School Account Statement (SAS) (Continued)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Year-To-Date Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION              Page:  2
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
******************************************************************************
BATCH ID: AS3G018902002060314 5618
COD Process Run Date: 06/03/2002


School Code: G01890
Month End: 05/31/2002



YEAR-TO-DATE DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                    BOOKED LOANS          UNBOOKED LOANS
                                  ----------------------------------------
      Subsidized Gross  :         $99,999,999,999         $99,999,999,999
      Subsidized Fee    :         $(9,999,999,999)        $(9,999,999,999)
      Subsidized Rebate :         $ 9,999,999,999         $ 9,999,999,999
      Subsidized Net    :         $99,999,999,999         $99,999,999,999

      Unsubsidized Gross  :       $99,999,999,999         $99,999,999,999
      Unsubsidized Fee    :       $(9,999,999,999)        $(9,999,999,999)
      Unsubsidized Rebate :       $ 9,999,999,999         $ 9,999,999,999
      Unsubsidized Net    :       $99,999,999,999         $99,999,999,999

      PLUS Gross        :         $99,999,999,999         $99,999,999,999
      PLUS Fee          :         $(9,999,999,999)        $(9,999,999,999)
      PLUS Rebate       :         $ 9,999,999,999         $ 9,999,999,999
      PLUS Net          :         $99,999,999,999         $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross  :     $99,999,999,999         $99,999,999,999
      Sub/Unsub/PLUS Fee    :     $(9,999,999,999)        $(9,999,999,999)
      Sub/Unsub/PLUS Rebate :     $ 9,999,999,999         $ 9,999,999,999
      Sub/Unsub/PLUS Net    :     $99,999,999,999         $99,999,999,999



                              * * * * * *
```

School Account Statement (SAS) (Continued)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Monthly Cash Summary

```
Report Date: 06/04/2002     U.S. Department of Education              Page:  3
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                         Direct Loan School Account Statement
     THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
*
Batch ID: AS3G0189020020603145618
COD Process Run Date:   06/03/2002

School Code: G01890
Month End: 05/31/2002


MONTHLY CASH SUMMARY

Beginning Balance:                                      $99,999,999,999
     Cash Receipts:                 $99,999,999,999
     Excess Cash Returned:          $(9,999,999,999)
Total Net Cash Receipts                                 $99,999,999,999

     Net Booked Disb. Actual        $99,999,999,999
     Net Booked Disb. Adjustments   $99,999,999,999
Total Net Booked Loan Detail                            $99,999,999,999

Ending Cash Balance:                                    $99,999,999,999


----------------------------------------------------------------------

     Net Unbooked Disb. Actual      $99,999,999,999
     Net Unbooked Disb. Adjustments $99,999,999,999
Total Net Unbooked Loan Detail                          $99,999,999,999


Adjusted Ending Cash Balance Total Unsubstantiated Cash:
$99,999,999,999
                              ******


COD's Ending Cash Balance represents the Department's official cash balance for
your school at the end of the current month. This ending cash balance from COD's
records will be used by the Department to monitor the cash activity and balances at
your school.   If your records do not agree, please notify your Customer Service
Representative  IMMEDIATELY.
                              ******
```

School Account Statement—Direct Loan (SAS) (Continued)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Monthly Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION              Page:  4
Report Time: 09:25:07      2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*********************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Run Date: 06/03/2002


School Code: G01890
Month End: 05/31/2002



MONTHLY DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                  BOOKED LOANS           UNBOOKED LOANS
                               ----------------------------------------
      Subsidized Gross  :      $99,999,999,999        $99,999,999,999
      Subsidized Fee    :      $(9,999,999,999)       $(9,999,999,999)
      Subsidized Rebate :      $ 9,999,999,999        $ 9,999,999,999
      Subsidized Net    :      $99,999,999,999        $99,999,999,999

      Unsubsidized Gross  :    $99,999,999,999        $99,999,999,999
      Unsubsidized Fee    :    $(9,999,999,999)       $(9,999,999,999)
      Unsubsidized Rebate :    $ 9,999,999,999        $ 9,999,999,999
      Unsubsidized Net    :    $99,999,999,999        $99,999,999,999

      PLUS Gross        :      $99,999,999,999        $99,999,999,999
      PLUS Fee          :      $(9,999,999,999)       $(9,999,999,999)
      PLUS Rebate       :      $ 9,999,999,999        $ 9,999,999,999
      PLUS Net          :      $99,999,999,999        $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross :   $99,999,999,999        $99,999,999,999
      Sub/Unsub/PLUS Fee   :   $(9,999,999,999)       $(9,999,999,999)
      SubUnsub/PLUS Rebate :   $ 9,999,999,999        $ 9,999,999,999
      Sub/Unsub/PLUS Net   :   $99,999,999,999        $99,999,999,999
```

School Account Statement (SAS) (Continued)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Cash Detail

```
Report Date: 06/04/2002   U.S. DEPARTMENT OF EDUCATION              Page:  5
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
******************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Run Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE        DATE          AMOUNT          GAPS CONTROL #     CHECK #
------------   ----------   ---------------   -----------------   -------
Cash Receipt   05/11/2002   $99,999,999,999   XXXXXXXXXXXXX
Excess Cash    05/11/2002   $99,999,999,999                       XXXXXXX



                                   ******
```

School Account Statement (SAS) (Continued)
Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Loan Detail

```
Report Date: 06/04/2002     U.S. DEPARTMENT OF EDUCATION          Page:  6
Report Time: 09:25:09    2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
***************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Run Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


LOAN DETAIL RECORDS

BORROWER'S NAME               DISB#/TYPE      COD        STATUS      DISB.BOOKED
LOAN ID                       SEQ#/ DATE      AMOUNT                 DATE
----------------------        --------------  ----------  ------     -------------
MAGUIRE, JERRY                  01 D                      BOOKED      05/14/2002
0010100001U03G01890001         001 05/13/2002   $ 1312   GROSS
                                                $   39   FEE
                                                $   19   REBATE
                                                $ 1292   NET
                                                $        NET ADJUSTMENT



                   * ALL RECORDS BOOKED *
```

30-Day Warning Report
Message Class: DIWR03OP or DIWC03OP

```
REPORT DATE: 08/03/2002        DEPARTMENT OF EDUCATION          PAGE:    1
PROGRAM: LB002          DIRECT LOAN ORIGINATION SUBSYSTEM
                             30 DAY WARNING REPORT
                         For Academic Year 2002-2003
                        FOR THE PERIOD ENDING 07/31/2002


SCHOOL NAME: LOS University                         SCHOOL CODE: G99999
ADDRESS: 4200 WILSON BOULEVARD, ARLINGTON, VA 22203


Loans Pending Booking Section:


LOAN LOAN ID                     BORR NAME          DATE       DATA NEEDED:
TYPE                                                RCVD       LOAN PROM DISB

S  123456789S03G99999001 DUCK, DONALD               07/09/02   OK   N    Y
S  234567891S03G99999001 BUNNY, BUGSY               06/17/02   OK   Y    Y
S  345678912S03G99999001 DUCK, DAFFY                07/28/02   OK   Y    Y
S  456789123S03G99999001 GOODE, JOHNNY B            07/03/02   OK   N    Y
S  789456123S03G99999001 COYOTE, WILEY              06/17/02   OK   N    Y
-----------------------------------------------------------------------------
TOTAL NUMBER STAFFORD        5
-----------------------------------------------------------------------------


U  123456789U03G99999001 DUCK, DONALD               07/09/02   OK   N       Y
U  234567891U03G99999001 BUNNY, BUGSY               07/28/02   OK   Y       Y
U  789456123U03G99999001 COYOTE, WILEY              06/17/02   OK   Y       Y
-----------------------------------------------------------------------------
TOTAL NUMBER STAFFORD (UNS)   3
-----------------------------------------------------------------------------

GRAND TOTAL                   8
-------------------------------------------------------------------
Promissory Notes Without Origination Records Section:

Loan ID                   Batch ID        Date Received   Note Amount

312345678U03G99999001     #A3G9999920020929070701  07/02/02     $4,000

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
=============================================================================
```

Duplicate Student Borrower Report
Message Class: DUPLPFOP or DUPLCDOP~~, ED0303OP, or UPC03OP~~

```
Report Date:  03/10/2003      U.S. Department of Education       Page:   1
Report Time:  18:31:25        Federal Direct Loan Program
                              Duplicate Student Borrower Report
                               For Direct Loan Year 2002-2003
Reporting Period: 02/30/2003


School Code:     G99999
School Name:     Sample Institute
-----------------------------------------------------------------------------
Borrower SS #              Borrower Name
-----------------------------------------------------------------------------
Loan ID                   Loan             Total    G  Loan Period          School
                          Amount           Actual   R                       Code
                          Approved         Gross    A
                                           Dis      D
                                           Amount   E
-----------------------------------------------------------------------------
School Name               City             State Zipcode      Telephone #
-----------------------------------------------------------------------------
Borrower Academic Year   Dependency       Additional Unsub. Eligibility:
                                          Dependent Student HEAL
-----------------------------------------------------------------------------
999-99-9999               Student Smith
999999999S03G99999001     $02625           $01313   01 09/10/2002-06/01/2003 G99999
Sample Institute          New City         VA  99999-0000      999-999-9999
09/10/2002-06/01/2003     D

999999999S03G88888001     $02625           $01312   01 09/06/2002-05/10/2003 G88888
Test College              College Station CA  99999-0000      999-999-9999
09/06/2002-05/10/2003     D

888-88-8888               Student Jones
888888888U03G99999001     $03500           $03500   03 09/02/2002-12/15/2002 G99999
Sample Institute          New City         VA  99999-0000      999-999-9999
09/02/2002-05/20/2003     D

888888888U03G99999002     $04000           $04000   03 02/01/2002-06/30/2002 G99999
Sample Institute          New City         VA  99999-0000      999-999-9999
02/01/2003-08/28/2003     D                 Y
```

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
The Duplicate Student Borrower Report lists student borrowers for which COD has
accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records.
The list indicates other schools that have submitted a loan origination record for
the same borrower who may be attending your school. This report assists in
identifying subsequent loan origination records that may reject due to exceeding
the annual loan limits. This report does NOT relieve the school of its
responsibility to monitor all loan activity (including FFEL) for a student through
the Financial Aid Transcript and NSLDS processes.

Inactive Loans Report

Message Class: INACPFOP or INACCDOP, ED0603OP or DILC03OP

```
REPORT DATE: 02/01/2003   U.S. DEPARTMENT OF EDUCATION      PAGE: 1
PROGRAM:  XXXXX            FEDERAL DIRECT LOAN PROGRAM
                             INACTIVE LOANS REPORT
                    FOR THE PERIOD 01/01/2002 - 01/31/2003

SCHOOL NAME: XYZ ACADEMY                        SCHOOL CODE: 000000
    ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403


LOAN                                                       INACTIVE
TYPE LOAN ID                BORROWER NAME                  DATE
-------------------------------------------------------------------------
 S   000000000S03X00000000 PAULSEN, PATRICK               01/03/2003
 S   000000000S03X00000000 COLLINS, MICHILLE              01/02/2003
 S   000000000S03X00000000 CARTWRIGHT, ROBERT             01/22/2003
 S   000000000S03X00000000 BASILE, LINDA                  01/28/2003

 TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:    4
-------------------------------------------------------------------------


 U   000000000U03X00000000 MARSHALL, EDWARD               01/28/2003
 U   000000000U03X00000000 FORRESTER, SUSAN               01/02/2003

 TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:    2
-------------------------------------------------------------------------


 P   000000000P03X00000000 PHILLIPS, JOAN                 01/13/2003

 TOTAL NUMBER OF INACTIVE PLUS LOANS:    1
-------------------------------------------------------------------------


 GRAND TOTAL:    7

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
```

Social Security Number/Name/Date of Birth Change Report
Message Class: ~~ED0703OP or DSNC03OP~~ SNDCPFOP or SNDCCDOP

```
Run Date: 09/05/2002     U.S. Department of Education      Page    1
Run Time: 05:46:14 PM    Federal Direct Loan Program

               Social Security Number/Name/Date of Birth Change Report
                    Reporting Period: Month Ending 08/30/2002

School Code: GXXXXX    School Name: UNIVERSITY OF FINANCE
-----------------------------------------------------------------------------
Borrower Name                                    Borrower SS #
Loan ID                   Field Name   Old Value     New Value
Loan Period               School Code  Change Date   Status   Ini.  Ini.
                                       accepted by            Loan  Code
                                         LOS
-----------------------------------------------------------------------------
School Name               City         State Zipcode  Telephone #
-----------------------------------------------------------------------------
MILLER, ANN                                           888-88-8888
999999999S03GXXXXX101  LST NAME    SMITH            MILLER
08/20/2002-05/30/2003  GXXXXX      08/24/2002       A        Y
UNIV OF FINANCE        CITY        MO    65211      999-999-9999

999999999U03GXXXXX101  BIRTH DT    01/12/1970       01/21/1970
08/20/2002-05/30/2003  GXXXXX      08/28/2002       A        Y
UNIV OF FINANCE        CITY        MO    65211      999-999-9999

999999999U03EXXXXX101  SSN         999-99-9999      888-88-8888
09/20/2002-06/30/2003  EXXXXX      08/04/2002       A        N
UNIVERSITY             NEWTOWN     MO    63121      888-888-8888

222222222U03GAAAAA101  SSN         222222222        122222222
09/10/2002-04/15/2003  GAAAAA      08/18/2002       R        N       **
XYZ ACADEMY            SALT WATER  MD    99999      777-777-7777

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

This report lists SSN/Name/Date of Birth changes for a student with loans
from schools.  The list also indicates SSN changes rejected by Servicing. This
report assists schools in identifying when demographic data changes for
a student.

**  Servicer has notified COD of a different Social Security Number for this borrower.
COD recommends that the school sends a Change record to COD to update the borrower's
Social Security Number.
```

Pending Social Security Number Changes Over 45 Days Report
Message Class: ED0803OP or DPSC03OP

```
Run Date: 11/12/2002    U.S. Department of Education      Page    1
Run Time: 05:34:19 PM    Federal Direct Loan Program


            Pending Social Security Number Changes Over 45 Days Report

School Code: XXXXXX    School Name: University of Finance
----------------------------------------------------------------------------
Borrower Name                                       Borrower SS #
Loan ID              Field Name    Old Value        New Value
Loan Period          School Code   Change Date      Status   Ini.  Ini.
                                   accepted by               Loan  Code
                                   LOS
----------------------------------------------------------------------------
School Name          City          State Zipcode    Telephone #
----------------------------------------------------------------------------
MONROE, JAMES                                       888-80-0003
888800003S03EXXXXX802  SSN         778800003        888800003
02/02/2002-03/01/2003  EXXXXX      07/29/1998       P        Y     L
GRADUATE University    CAMBRIDGE    MA   02138       617-495-0802

888800003P03GXXXXX301
03/01/2002-03/02/2003  GXXXXX                                 N
UNIV OF Finance        HOPE         AR   71801       501-777-5722

888800003S03EXXXXX903
03/01/2002-03/02/2003  EXXXXX                                 N
TECH                   PASADENA     CA   91125       818-395-8498

888800003S03GXXXXX101
03/01/2002-03/02/2003  GXXXXX                                 N
XYZ Academy            IRVINE       CA   92717       949-824-37742

888800003U03GXXXXX101
01/31/2002-01/31/2003  GXXXXX                                 N
UNIVERSITY Tech        BIRMINGHAM   AL   35294       205-934-8135

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

This report lists Pending SSN changes for a person with loans from
schools.  This report assists schools in identifying pending data
changes for a person.  The pending status will not be changed until an
"approved" or "rejected" confirmation is received from Servicing.
```

Disbursement Activity Not Yet Booked At Servicing
Message Class: DABSPFOP or DABSCDOP~~, ED1403OP, or DASC03OP~~

```
Run Date: 11/30/2002        U.S. Department of Education       Page    1
                             Federal Direct Loan Program
       Report on Disbursement Activity Not Yet Booked at Servicing
                             as of 11/30/2002
                 For Transactions Received (From Schools)
                    and booked at LOS by 11/13/2002
School Code: G99903 School Name: SAMPLE COMMUNITY COLLEGE
--------------------------------------------------------------------------
Line No      Program Yr    Borrower Name                  Borrower SSN
Loan ID                    Disb Seq No   Activity Seq No  Trans Type
Booked Dt    Dt Recv@LOS   Net Amt/Net Adj                Days Held(Y/N)
--------------------------------------------------------------------------
1            2002-2003     GREENE1, TREVOR                123-22-1234
123221234S03G99903001             1              1 D
10/02/2002 *10/02/2002            $340.00                    5          N

2            2002-2003     GREENE1, TREVOR                123-22-1234
123221234S03G99903001             2              1 D
10/02/2002 *10/02/2002            $340.00                    5          N

3            2002-2003     GREENE1, TREVOR                123-22-1234
807009040S03G99903001             3              1 D
10/02/2002 *10/02/2002            $340.00                    5          N


THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
```

This Disbursement Activity Not Yet Booked at Servicing Report lists the
disbursement transactions that have been booked at LOS but have not
been booked at Servicing. This report also lists the disbursements
transactions that have not been booked in LOS because of the
transactions error (Held). The report assists schools in identifying
the problem loans.

* indicates the transaction has been reported in the previous month.

Pending Disbursement List (Anticipated Disbursement List)
Message Class: DIAA03OP or DALC03OP

Sample to be provided.

Funded Disbursement List (Actual Disbursement Roster)
Message Class: DIAO03OP or DARC03OP

Sample to be provided.

Entrance Counseling Results Report
Message Class: DECC03OP, DECF03OP, or DECP03OP
Monthly Delivery

```
REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION              Page 1
REPORT TIME: 23:59:59       FEDERAL DIRECT LOAN PROGRAM
                            ENTRANCE COUNSELING QUIZ RESULTS



SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
-----------------------------------------------------------------------------
Borrower      Borrower    Borrower            Completion   Completion    R&R
SSN           DOB         Name                Date         Time          Ack
-----------------------------------------------------------------------------
111-22-3333   01/01/1975  Pradip T Harris     07/02/2002   12:01:01 AM   Y
222-33-4444   01/01/1980  Scott Myers         07/12/2002   12:01:01 PM   Y
333-22-5555   01/01/1978  Joe Blow            07/21/2002   11:01:01 PM   Y
-----------------------------------------------------------------------------
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
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Entrance Counseling Results Report (Continued)
Message Class: DECC03OP, DECF03OP, or DECP03OP
Weekly Delivery

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REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION              Page 1
REPORT TIME: 23:59:59       FEDERAL DIRECT LOAN PROGRAM
                           ENTRANCE COUNSELING QUIZ RESULTS



SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
------------------------------------------------------------------------------
Borrower      Borrower      Borrower           Completion  Completion   R&R
SSN           DOB           Name               Date        Time         Ack
------------------------------------------------------------------------------
111-22-3333   01/01/1975    Pradip T Harris    07/24/2002  12:01:01 AM  Y
222-33-4444   01/01/1980    Scott Myers        07/26/2002  12:01:01 PM  Y
333-22-5555   01/01/1978    Joe Blow           07/29/2002  11:01:01 PM  Y
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THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
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Entrance Counseling Results Report (Continued)
Message Class: DECC03OP, DECF03OP, or DECP03OP
Daily Delivery

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REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION              Page 1
REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM
                           ENTRANCE COUNSELING QUIZ RESULTS




SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
--------------------------------------------------------------------------
Borrower      Borrower      Borrower          Completion   Completion   R&R
SSN           DOB           Name              Date         Time         Ack
--------------------------------------------------------------------------
111-22-3333   01/01/1975    Pradip T Harris   07/30/2002   06:01:01 AM  Y
222-33-4444   01/01/1980    Scott Myers       07/30/2002   12:01:01 PM  Y
333-22-5555   01/01/1978    Joe Blow          07/30/2002   07:01:01 PM  Y
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THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
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Delinquent Borrower Report
Message Class: ED0403OP or DQBD03OP
Delinquent Borrower Detail Record (Data Format)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	DETL=Detail
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Borrower SSN	N	
5	28	35	8	Borrower Date of Birth	N	MMDDCCYY
6	36	65	30	Borrowers Last Name	A/N	
7	66	95	30	Borrowers First Name	A/N	
8	96	96	1	Borrowers Middle Initial	A/N	
9	97	107	11	Past Due Amount	N	Includes Pennies
10	108	111	4	Days Delinquent	N	
11	112	119	8	Delinquent Date	N	MMDDCCYY
12	120	130	11	Loan Amount	N	Includes Pennies
13	131	141	11	Monthly Payment Amount	N	Includes Pennies
14	142	149	8	Academic Completion Date	N	MMDDCCYY
15	150	179	30	Address Line 1	A/N	
16	180	209	30	Address Line 2	A/N	
17	210	234	25	City	A/N	
18	235	236	2	State Abbreviation	A	
19	237	250	14	Zip Code	A/N	
20	251	275	25	Country	A/N	
21	276	276	1	Address Condition	A	G=Good R=Returned B=Bad
22	277	286	10	Borrower's Residence Phone	A/N	
23	287	296	10	Borrower's Business Phone	A/N	
24	297	304	8	Grace End Date	N	MMDDCCYY
25	305	314	10	Borrower Status	A	Delinquent Defaulted

Delinquent Borrower Report (Continued)

Delinquent Borrower Detail Record (Data Format) (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
26	315	316	2	Repayment Option	A	FF = Fixed Payment FE = Fixed Payment Extended Term GR = Graduated Payment IC = Income Continquent NR = Not in Repayment SP = Special Plan SF = Alternate Plan Fixed Payment SG = Alternate Plan Graduated SN = Alternate Plan Fixed Term ST = Alternate Plan, Negative Amortization
27	317	320	4	Location Code	N	0101
28	321	350	30	Location Name	A/N	DLSC – Utica
29	351	360	10	Location Phone Number	N	8008480979
30	361	486	126	Filler	A/N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

Privacy Act Warning Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	108	90	Privacy Act Warning	A/N	The information included in these transactions is protected under the Privacy Act of 1974
5	109	486	378	Filler	A/N	
		Total Bytes	486			

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	22	4	Non Reporting Location ID	N	0101
5	23	52	30	Non Reporting Location Name	A/N	DLSC – Utica
6	53	62	10	Borrower Services Phone Number	A/N	8008480979
7	63	486	424	Filler	A/N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

Stafford Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	STTL = School School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Stafford Borrowers count 31-60 days delinquent	N	
5	28	40	13	Stafford Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	Stafford Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	Stafford Borrowers count 61-90 days delinquent	N	
8	64	76	13	Stafford Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	Stafford Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	Stafford Borrowers count 91-120 days delinquent	N	
11	100	112	13	Stafford Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	Stafford Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	Stafford Borrowers count 121-150 days delinquent	N	
14	136	148	13	Stafford Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	Stafford Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	Stafford Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	Stafford Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	Stafford Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	Stafford Borrowers count 181-210 days delinquent	N	
20	208	220	13	Stafford Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	Stafford Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	Stafford Borrowers Count 211-240 days delinquent	N	
23	244	256	13	Stafford Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	Stafford Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	Stafford Borrowers Count 241-270 days delinquent	N	
26	280	292	13	Stafford Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	Stafford Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	Stafford borrowers Count 271-360 days delinquent	N	

Delinquent Borrower Report (Continued)

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
29	316	328	13	Stafford Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	Stafford Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	Stafford Borrowers Count Monthly Total	N	
32	352	364	13	Stafford Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	Stafford Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	Stafford Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	Stafford Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	CTTL = School In-School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	In-School Borrowers count 31-60 days delinquent	N	
5	28	40	13	In-School Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	In-School Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	In-School Borrowers count 61-90 days delinquent	N	
8	64	76	13	In-School Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	In-School Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	In-School Borrowers count 91-120 days delinquent	N	
11	100	112	13	In-School Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	In-School Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	In-School Borrowers count 121-150 days delinquent	N	
14	136	148	13	In-School Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	In-School Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	In-School Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	In-School Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	In-School Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	In-School Borrowers count 181-210 days delinquent	N	
20	208	220	13	In-School Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	In-School Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	In-School Borrowers Count 211-240 days delinquent	N	
23	244	256	13	In-School Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	In-School Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	In-School Borrowers Count 241-270 days delinquent	N	
26	280	292	13	In-School Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	In-School Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	In-School borrowers Count 271-360 days delinquent	N	
29	316	328	13	In-School Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	In-School Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	In-School Borrowers Count Monthly Total	N	
32	352	364	13	In-School Borrowers Past Due Amount Monthly Total	N	Includes Pennies

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
33	365	378	14	In-School Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	In-School Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	In-School Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

All Borrowers Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	ATTL=School All Borrowers Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	All Borrowers count 31-60 days delinquent	N	
5	28	40	13	All Borrowers Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	All Borrowers Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	All Borrowers count 61-90 days delinquent	N	
8	64	76	13	All Borrowers Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	All Borrowers Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	All Borrowers count 91-120 days delinquent	N	
11	100	112	13	All Borrowers Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	All Borrowers Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	All Borrowers count 121-150 days delinquent	N	
14	136	148	13	All Borrowers Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	All Borrowers Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	All Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	All Borrowers Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	All Borrowers Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	All Borrowers count 181-210 days delinquent	N	
20	208	220	13	All Borrowers Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	All Borrowers Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	All Borrowers Count 211-240 days delinquent	N	
23	244	256	13	All Borrowers Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	All Borrowers Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	All Borrowers Count 241-270 days delinquent	N	
26	280	292	13	All Borrowers Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	All Borrowers Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	All Borrowers Count 271-360 days delinquent	N	
29	316	328	13	All Borrowers Amount Past Due 271-360 days delinquent	N	Includes Pennies

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
30	329	342	14	All Borrowers Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	All Borrowers Count Monthly Total	N	
32	352	364	13	All Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	All Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	All Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	414	14	Zeroes	N	
37	415	423	9	All Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			